

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: TIMOTHY R SCOTT

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Case No. 1:20-bk-01920

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/25/2020.
- 2) The plan was confirmed on 05/26/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/14/2022, 05/10/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/24/2023.
- 5) The case was dismissed on 10/11/2023.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 101,359.99	
Less amount refunded to debtor(s)	\$ 138.87	
NET RECEIPTS		\$ 101,221.12

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,865.17	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 7,591.37	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 12,456.54
Attorney fees paid and disclosed by debtor(s):	\$ 202.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NICHOLAS G PLATT, ESQUIRE	Lgl	0.00	NA	NA	4,865.17	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	5,344.16	5,344.16	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,318.00	1,318.95	1,318.95	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	888.00	888.84	888.84	0.00	0.00
CAPITAL ONE BANK	Uns	1,122.00	1,122.34	1,122.34	0.00	0.00
CAPITAL ONE BANK	Uns	686.00	686.44	686.44	0.00	0.00
TEXAS GUARANTEED STUDENT	Uns	0.00	24,281.80	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	764.02	764.02	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	526.00	526.81	526.81	0.00	0.00
ONEMAIN FINANCIAL	Sec	12,558.00	12,608.12	7,543.80	7,543.80	0.00
ONEMAIN FINANCIAL	Uns	0.00	12,608.12	5,883.12	0.00	0.00
EMERGENCY PHYSICIAN ASSOC OF	Uns	0.00	678.00	678.00	0.00	0.00
COMMONWEALTH OF	Pri	2,699.61	2,443.28	1,916.12	1,916.12	0.00
COMMONWEALTH OF	Uns	0.00	2,443.28	527.16	0.00	0.00
M & T BANK	Uns	1,809.00	1,679.13	1,679.13	0.00	0.00
RUSHMORE LOAN MANAGEMENT	Sec	0.00	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT LLC	Uns	997.00	997.50	997.50	0.00	0.00
AMERICAN INFOSOURCE	Uns	879.00	862.82	862.82	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RECEIVABLES MANAGEMENT	Uns	629.00	601.91	601.91	0.00	0.00
STATE OF MARYLAND	Pri	4,547.06	7,357.00	6,816.00	6,816.00	0.00
STATE OF MARYLAND	Uns	0.00	7,357.00	541.00	0.00	0.00
VERMONT DEPT OF TAXES	Pri	4,000.00	4,000.00	4,000.00	4,000.00	0.00
RUSHMORE LOAN MANAGEMENT	Con	0.00	NA	NA	62,635.78	0.00
RUSHMORE LOAN MANAGEMENT	Sec	253,943.00	254,473.67	34,361.09	5,852.88	0.00
INTERNAL REVENUE SERVICE	Pri	750.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Uns	398.00	NA	NA	0.00	0.00
FSB BLAZE	Uns	552.00	NA	NA	0.00	0.00
TX GUARANTEED STUDENT LOAN	Uns	16,794.00	NA	NA	0.00	0.00
TX STUDENT LOAN	Uns	11,700.00	NA	NA	0.00	0.00
TRANSWORLD	Uns	133.00	NA	NA	0.00	0.00
TRANSWORLD	Uns	152.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 101,180.56	\$ 62,635.78	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 7,543.80	\$ 7,543.80	\$ 0.00
All Other Secured	\$ 34,361.09	\$ 5,852.88	\$ 0.00
TOTAL SECURED:	\$ 143,085.45	\$ 76,032.46	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 12,732.12	\$ 12,732.12	\$ 0.00
TOTAL PRIORITY:	\$ 12,732.12	\$ 12,732.12	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 22,422.20	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 12,456.54	
Disbursements to Creditors	\$ 88,764.58	
TOTAL DISBURSEMENTS:		\$ 101,221.12

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/07/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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